

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

Nathan D. Ulrey  
Lisa D. Geiling  
Debtor(s)

Case No. 18-04196-MJC

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/03/2018.
- 2) The plan was confirmed on 06/14/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/13/2023.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,474.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor	\$14,488.94
Less amount refunded to debtor	\$0.00

<b>NET RECEIPTS:</b>	<b>\$14,488.94</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,255.82
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$1,755.82</b>
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Attorney fees paid and disclosed by debtor:	\$690.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AS AGE	Unsecured	1,234.00	1,186.61	1,186.61	342.91	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	964.00	964.74	964.74	278.78	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	420.00	NA	NA	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	140.00	140.00	140.00	40.45	0.00
COMCAST INC	Unsecured	225.00	NA	NA	0.00	0.00
COMMUNITY LIFE TEAM EMS	Unsecured	58.00	NA	NA	0.00	0.00
EDUCATIONAL CREDIT MGMT CORP	Unsecured	5,685.00	4,814.81	4,814.81	1,391.40	0.00
ENT - FACIAL PLASTIC SURGERY	Unsecured	146.00	NA	NA	0.00	0.00
HOLY SPIRIT EMS	Unsecured	201.00	NA	NA	0.00	0.00
LOWER PAXTON TOWNSHIP AUTH	Secured	2,838.00	6,792.80	2,580.50	2,580.50	0.00
LVNV FUNDING LLC	Unsecured	NA	363.00	363.00	104.91	0.00
MCSHANE FIRM LLC	Unsecured	836.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	619.01	619.01	178.88	0.00
PATIENT FIRST	Unsecured	624.00	NA	NA	0.00	0.00
PATIENT FIRST	Unsecured	1,065.00	NA	NA	0.00	0.00
PAXTON FAMILY DENTAL	Unsecured	69.00	NA	NA	0.00	0.00
PENN STATE HERSHEY MEDICAL CE	Unsecured	62.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	427.00	427.24	427.24	123.46	0.00
PPL ELECTRIC UTILITIES	Unsecured	1,633.00	NA	NA	0.00	0.00
PROGRESSIVE INSURANCE COMPAN	Unsecured	119.00	NA	NA	0.00	0.00
PSECU	Secured	9,587.00	8,729.43	0.00	0.00	0.00
RIGHTPATH SERVICING	Secured	NA	7,047.97	7,047.97	7,047.97	0.00
RIGHTPATH SERVICING	Secured	116,765.00	122,317.99	421.43	421.43	0.00
SAFECO INSURANCE	Unsecured	79.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	769.67	769.67	222.43	0.00
THE MILTON S HERSHEY MEDICAL C	Unsecured	88.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	0.02	0.00	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	2,364.48	2,367.38	0.00	0.00	0.00
WEST SHORE ANESTHESIA	Unsecured	56.00	NA	NA	0.00	0.00

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<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$7,469.40	\$7,469.40	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,580.50	\$2,580.50	\$0.00
<b>TOTAL SECURED:</b>	<b>\$10,049.90</b>	<b>\$10,049.90</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$9,285.08</b>	<b>\$2,683.22</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$1,755.82</u>	
Disbursements to Creditors	<u>\$12,733.12</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,488.94</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/17/2024

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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